

**REPLY UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 3621**

PATENT
5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733	§	Examiner:	Agwumezie, Charles C
Filed: September 4, 2003	§	Group/Art Unit:	3621
Inventor:	§	Atty. Dkt. No:	5681-20500
Emrys J. Williams	§		
	§		
	§		
	§		
Title: Method and Apparatus	§		
Having Multiple Identifiers	§		
for Use in Making	§		
Transactions	§		
	§		
	§		
	§		

RESPONSE TO OFFICE ACTION OF JANUARY 16, 2007

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of January 16, 2007, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.